

Verbal Ability Practice - 1

Passage-1

The Montreal Protocol on Substances that Deplete the Ozone Layer, signed in 1987 by more than 150 nations, has attained its short-term goals: it has decreased the rate of increase in amounts of most ozone-depleting chemicals reaching the atmosphere and has even reduced the atmospheric levels of some of them. The projection that the ozone layer will substantially recover from ozone depletion by 2050 is based on the assumption that the protocol's regulations will be strictly followed. Yet there is considerable evidence of violations, particularly in the form of the release of ozone-depleting chlorofluorocarbons (CFC's), which are commonly used in the refrigeration, heating, and air conditioning industries. These violations reflect industry attitudes; for example, in the United States, 48 percents of respondents in a recent survey of subscribers to *Air Conditioning, Heating, and Refrigeration News*, an industry trade journal, said that they did not believe that CFC's damage the ozone layer. Moreover, some in the industry apparently do not want to pay for CFC substitutes, which can run five times the cost of CFC's. Consequently, a black market in imported illicit CFC's has grown. Estimates of the contraband CFC trade range from 10,000 to 22,000 tons a year, with most of the CFC's originating in India and China, whose agreements under the Protocol still allow them to produce CFC's. In fact, the United States Customs Service reports that CFC-12 is a contraband problem second only to illicit drugs.

1. According to the passage, which of the following best describes most ozone-depleting chemicals in 1996 as compared to those in 1987?
 - (A) The levels of such chemicals in the atmosphere had decreased.
 - (B) The number of such chemicals that reached the atmosphere had declined.
 - (C) The amounts of such chemicals released had increased but the amounts that reached the atmosphere had decreased.
 - (D) The rate of increase in amounts of such chemicals reaching the atmosphere had decreased.
2. The author of the passage compares the smuggling of CFC's to the illicit drug trade most likely for which of the following reasons?
 - (A) To qualify a previous claim
 - (B) To emphasize the extent of a problem
 - (C) To provide an explanation for an earlier assertion
 - (D) To suggest that the illicit CFC trade, likely the illicit drug trade, will continue to increase
3. The passage suggests which of the following about the illicit trade in CFC's?
 - (A) It would cease if manufacturers in India and China stopped producing CFC's.
 - (B) Most people who participate in such trade do not believe that CFC's deplete the ozone layer.
 - (C) It will probably surpass illicit drugs as the largest contraband problem faced by the United States Custom Services.
 - (D) It is fostered by people who do not want to pay the price of CFC substitutes.

Passage-2

The function of capital markets is to facilitate an exchange of funds among all participants, and yet in practice we find that certain participants are not on a par with others. Members of society have varying degrees of market strength in terms of information they bring to a transaction, as well as of purchasing power and creditworthiness, as defined by lenders.

For example, within minority communities, capital markets do not properly fulfill their functions; they do not provide access to the aggregate flow of funds in the United States. The financial system does not generate the credit or investment vehicles needed for underwriting economic development in minority areas. The problem underlying this dysfunction is found in a rationing mechanism affecting both the available alternatives for investment and the amount of financial resources. This creates a distributive mechanism penalizing members of minority groups because of their socioeconomic differences from others. The existing system expresses definite socially based investment preferences that result from the previous allocation of income and that influence the allocation of resources for the present and future. The system tends to increase the inequality of income distribution. And, in the United States economy, a greater inequality of income distribution leads to a greater concentration of capital in certain types of investment.

Most traditional financial-market analysis studies ignore financial markets' deficiencies in allocation because of analysts' inherent preferences for the simple model of perfect competition. Conventional financial analysis pays limited attention to issues of market structure and dynamics, relative costs of information, and problems of income distribution. Market participants are viewed as acting as entirely independent and homogeneous individuals with perfect foresight about capital-market behavior. Also, it is assumed that each individual in the community at large has the same access to the market and the same opportunity to transact and to express the preference appropriate to his or her individual interest. Moreover, it is assumed that transaction costs for various types of financial instruments (stocks, bonds, etc.) are equally known and equally divided among all community members.

4. The main point made by the passage is that
 - (A) financial markets provide for an optimum allocation of resources among all competing participants by balancing supply and demand
 - (B) the allocation of financial resources takes place among separate individual participants, each of whom has access to the market

- (C) the existence of certain factors adversely affecting members of minority groups shows that financial markets do not function as conventional theory says they function
 - (D) investments in minority communities can be made by the use of various alternative financial instruments, such as stocks and bonds
5. The passage states that traditional studies of the financial market overlook imbalances in the allocation of financial resources because
- (A) an optimum allocation of resources is the final result of competition among participants
 - (B) those performing the studies choose an oversimplified description of the influences on competition
 - (C) such imbalances do not appear in the statistics usually compiled to measure the market's behavior
 - (D) the analysts who study the market are unwilling to accept criticism of their methods as biased
6. The author's main point is argued by
- (A) giving examples that support a conventional generalization
 - (B) showing that the view opposite to the author's is self-contradictory
 - (C) criticizing the presuppositions of a proposed plan
 - (D) showing that omissions in a theoretical description make it inapplicable in certain cases
7. According to the passage, a questionable assumption of the conventional theory about the operation of financial markets is that
- (A) creditworthiness as determined by lenders is a factor determining market access
 - (B) market structure and market dynamics depend on income distribution
 - (C) a scarcity of alternative sources of funds would result from taking socioeconomic factors into consideration
 - (D) those who engage in financial-market transactions are perfectly well informed about the market
8. According to the passage, analysts have conventionally tended to view those who participate in financial market as
- (A) judging investment preferences in terms of the good of society as a whole
 - (B) influencing the allocation of funds through prior ownership of certain kinds of assets
 - (C) varying in market power with respect to one another
 - (D) having equal opportunities to engage in transactions

Passage-3

Modern manufacturers, who need reliable sources of materials and technologically advanced components to operate profitably, face an increasingly difficult choice between owning the producers of these items (a practice known as backward integration) and buying from independent producers. Manufacturers who integrate may reap short-term rewards, but they often restrict their future capacity for innovative product development.

Backward integration removes the need for some purchasing and marketing functions, centralizes overhead, and permits manufacturers to eliminate duplicated efforts in research and development. Where components are commodities (ferrous metals or petroleum, for example), backward integration almost certainly boosts profits. Nevertheless, because product innovation means adopting the most technologically advanced and cost-effective ways of making components, backward integration may entail a serious risk for a technologically active company—for example, a producer of sophisticated consumer electronics.

A company that decides to make rather than buy important parts can lock itself into an outdated technology. Independent suppliers may be unwilling to share innovations with assemblers with whom they are competing. Moreover, when an assembler sets out to master the technology of producing advanced components, the resulting demands on its resources may compromise its ability to assemble these components successfully into end products. Long-term contracts with suppliers can achieve many of the same cost benefits as backward integration without compromising a company's ability to innovate.

However, moving away from backward integration is not a complete solution either. Developing innovative technologies requires independent suppliers of components to invest huge sums in research and development. The resulting low profit margins on the sale of components threaten the long-term financial stability of these firms. Because the ability of end-product assemblers to respond to market opportunities depends heavily on suppliers of components, assemblers are often forced to integrate by purchasing the suppliers of components just to keep their suppliers in business.

9. According to passage, when an assembler buys a firm that makes some important component of the end product that the assembler produces, independent suppliers of the same component may
- (A) withhold technological innovations from the assembler
 - (B) experience improved profit margins on sales of their products
 - (C) lower their prices to protect themselves from competition
 - (D) suffer financial difficulties and go out of business
10. Which of the following best describes the way the last paragraph functions in the context of the passage?
- (A) The last in a series of arguments supporting the central argument of the passage is presented.
 - (B) A viewpoint is presented which qualifies one presented earlier in the passage.
 - (C) Evidence is presented in support of the argument developed in the preceding paragraph.
 - (D) Questions arising from the earlier discussion are identified as points of departure for further study of the topic.

11. According to the passage, which of the following relationships between profits and investments in research and development holds true for producers of technologically advanced components?
- (A) Modest investments are required and the profit margins on component sales are low.
 - (B) Modest investments are required but the profit margins on component sales are quite high.
 - (C) Despite the huge investments that are required, the profit margins on components sales are high.
 - (D) Because huge investments are required, the profit margins on component sales are low.

Passage-4

Neotropical coastal mangrove forests are usually “zonal,” with certain mangrove species found predominantly in the seaward portion of the habitat and other mangrove species on the more landward portions of the coast. The earliest research on mangrove forests produced descriptions of species distribution from shore to land, without exploring the causes of the distributions.

The idea that zonation is caused by plant succession was first expressed by J. H. Davis in a study of Florida mangrove forests. According to Davis’ scheme, the shoreline is being extended in a seaward direction because of the “land-building” role of mangroves, which, by trapping sediments over time, extend the shore. As a habitat gradually becomes more inland as the shore extends, the “land-building” species are replaced. This continuous process of accretion and succession would be interrupted only by hurricanes or storm flushings.

Recently the universal application of Davis’ succession paradigm has been challenged. It appears that in areas where weak currents and weak tidal energies allow the accumulation of sediments, mangroves will follow land formation and accelerate the rate of soil accretion; succession will proceed according to Davis’ scheme. But on stable coastlines, the distribution of mangrove species results in other patterns of zonation; “land building” does not occur.

To find a principle that explains the various distribution patterns, several researchers have looked to salinity and its effects on mangrove. While mangroves can develop in fresh water, they can also thrive in salinities as high as 2.5 times that of seawater. However, those mangrove species found in freshwater habitats do well only in the absence of competition, thus suggesting that salinity tolerance is a critical factor in competitive success among mangrove species. Research suggests that mangroves will normally dominate highly saline regions, although not because they require salt. Rather, they are metabolically efficient (and hence grow well) in portions of an environment whose high salinity excludes plants adapted to lower salinities. Tides create different degrees of salinity along a coastline. The characteristic mangrove species of each zone should exhibit a higher metabolic efficiency at that salinity than will any potential invader, including other species of mangrove.

12. The primary of the purpose of the passage is to
- (A) refute the idea that the zonation exhibited in mangrove forests is caused by adaptation to salinity
 - (B) describe the pattern of zonation typically found in Florida mangrove forests
 - (C) argue that Davis’ succession paradigm cannot be successfully applied to Florida mangrove forests
 - (D) discuss hypotheses that attempt to explain the zonation of coastal mangrove forests
13. According to the passage, the earliest research on mangrove forest produced which of the following?
- (A) Data that implied random patterns of mangrove species distribution
 - (B) Descriptions of species distributions suggesting zonation
 - (C) Descriptions of the development of mangrove forests over time
 - (D) Reclassification of species formerly thought to be identical
14. Information in the passage indicates that the author would most probably regard which of following statements as INCORRECT?
- (A) Coastal mangrove forests are usually zonal.
 - (B) Hurricanes interrupt the process of accretion and succession that extends existing shorelines.
 - (C) Species of plants that thrive in a saline habitat require salt to flourish.
 - (D) Plants with the highest metabolic efficiency in a given habitat tend to exclude other plants from that habitat.

Classify the given sentences as facts, inference and judgment:

15. A. Given the poor quality of service in the public sector, the HIV/AIDS affected should be switching to private initiatives that supply anti- retroviral drugs (ARVs) at a low cost.
 B. The government has been supplying free drugs since 2004 and 35000 have benefited up to now though the size of the affected population is 150 times this number.
 C. the recent initiatives of networks and companies like AIDS Care Network, Emcure, Reliance Cipla CII, would lead to availability of much needed drugs to a larger number of affected people.
 D. but how ironic it is that we should face a perennial shortage of drugs when India is one of the world’s largest suppliers of generic drugs to the developing world.
16. A. A compelling optical illusion called the illusion of velocity and size makes objects appear to be moving more slow the larger the objects are.
 B. biological functions of many plants and animals vary in cycles that are repeated every 24 hours.

- C. when people move from one time zone to another, their daily biological rhythms adjust in a matter of days to the periods of sunlight and darkness in the new zone.
- D. although migraine headaches are believed to be caused by food allergies, putting patients on diets that eliminate those foods to which the patient have been demonstrated to have allergic migraine reactions frequently does not stop headaches.
17. A. the net savings in medical resources achieved by some preventive health measures are smaller than the net losses attributable to certain other measures of this kind.
- B. recently a court ruled that current law allows companies to reject a job applicant if working in the job would entail a 90 percent chance that the applicant would suffer a heart attack.
- C. because the satellites can be repaired only in orbit, astronauts are needed to repair them.
- D. in an attempt to promote the widespread use of paper rather than plastic and thus reduce non-biodegradable waste, the council of a small town plans to ban the sale of disposable plastic goods for which substitutes made of paper exist.

Select the one with the incorrect usage of word.

18. BLUE

- A. all my Monday mornings are blue.
- B. the colour of her eyes was as blue as the ocean.
- C. the idea came to him right out of the blue when he was making coffee in the kitchen.
- D. her parents were blue with rage when they found out that she lied to them.

19. Break

- A. The communication barrier is now broken down with all sincerity.
- B. The holiday is designed to enable patients and staff who might not be able to otherwise take a holiday to have a relaxing break.
- C. The cyclist pedalled fast but could not cope with the others and broke away from the pack.
- D. The break up will aid scientists in their mission to learn what sets us apart from other animals.
- E. I did a few fun songs then spoke from 10.00am until about 1.00pm with a short coffee break in the middle.

Three out of four sentences in the options, when correctly sequenced, form a coherent paragraph. Which of the following sentences does not fit into the context?

20. A] The eastern one – the limestone shores of Dalmatia and Albania – is a four-hundred-mile stretch as the crow flies, but so deeply crenellated with sheltering coves, indents, offshore islands, reefs and shoals that it comprises two thousand miles of intricate coast.
- B] Geology has made the two coasts of the Adriatic Sea quite distinct.
- C] At its most northern point is the enormous curved bay of the Gulf of Venice, where the water is a curious blue-green colour due to alluvial deposits from the River Po.
- D] The western, Italian shore is a curved, low-lying beach, which provides poor harbours but ideal landing spots for would-be invaders.
21. A] Two songs can have the same tempo but feel very different.
- B] Songs with fast tempos tend to be regarded as happy, and songs with slow tempos as sad.
- C] Although this is an oversimplification about the complex effect of music, it holds true in a remarkable range of circumstances and across many cultures.
- D] The tempo of music is a major factor in conveying emotion.
22. A] Capitalism and socialism have, traditionally, been considered exclusively as opposing economic-political systems.
- B] What opposing moral premises are implicit in the doctrines of capitalism and socialism, and of individualism and collectivism?
- C] Certainly each system does embody a mutually exclusive theory of the proper function of government and the legitimate operation of an economy, but if one examines their tenets, one will discover at the root of their specific and practical doctrines, a more basic and divisive clash between them.
- D] It is therefore in terms of economic and political tenets that the battle between them has been fought.

Complete the given paragraph.

23. Over the past 20 years, a growing body of literature has demonstrated the beneficial effects that writing about traumatic or stressful events has on physical and emotional health. In the first study on expressive writing, college students wrote for 15 minutes on four consecutive days about 'the most traumatic or upsetting experiences' of their entire lives, while controls wrote about superficial topics (such as their room or their shoes). Participants who wrote about their deepest thoughts and feelings reported significant benefits in both objectively assessed and self-reported physical health four months later, with less frequent visits to the health centre and a trend towards fewer days out-of-role owing to illness. _____

- A. Control participants are asked to write as objectively and factually as possible, about neutral topics such as a particular room or their plans for the day, without revealing their emotions or opinions.
 - B. The authors concluded that writing about earlier traumatic experience was associated with both short-term increases in physiological arousal and long-term decreases in health problems.
 - C. It was noted that for physically and psychologically healthy individuals, the effects produced by expressive writing were substantial and similar in magnitude to the effects of other psychological interventions, many of which are more involved, time-consuming and expensive.
 - D. In addition to studying health in specific populations, researchers have explored various individual difference indices to identify those subgroups for whom expressive writing is most beneficial.
24. Microfinance organizations make it a priority to serve the particular needs of women, since a staggering 70 percent of all those living in extreme poverty are female. Women are often excluded from education, the workplace, owning property and equal participation in politics. They produce one half of the world's food, but own just one percent of its farmland._____
- A. Therefore, an effective way of interrupting cycles of extreme poverty comes from microfinance programmes targeting female entrepreneurs.
 - B. By helping women improve their circumstances, microfinance organizations also help improve the lives of their children.
 - C. Despite the success of life-transforming microfinance services, the World Bank says that the industry is not close to meeting the demand.
 - D. Women are a greatly neglected lot, particularly when it comes to financial independence.

Answer Key:

1.D	2.B	3.D	4.C	5.B
6.D	7.D	8.D	9.A	10.B
11.D	12.D	13.B	14.C	15.JFIJ
16.FFFF	17.JFIF	18.D	19.D	20.C
21.A	22.B	23.B	24.A	